



The Bank of Nova Scotia
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	6,062,520.91	108.48	5,588,372.76	6,746,470.83	10,073,336.81	4,992,668.55	7,142,566.84	9,094,201.24	4,987,846.88	6,989,416.29	9,343,654.45	9,825,234.74	9,897,307.12	8,347,792.35	11,650,893.67
Depositos Locales en Bancos	5,917,864.57	115.11	5,140,863.68	6,329,170.43	9,672,569.99	4,646,196.98	6,845,578.36	8,595,742.63	4,691,809.70	6,555,920.10	8,924,408.70	9,472,167.21	9,352,161.63	7,866,968.68	11,058,728.25
A la Vista	5,712,864.57	181.60	3,145,863.68	4,159,170.43	5,892,569.99	2,641,196.98	4,845,578.36	4,190,742.63	4,691,809.70	4,570,920.10	3,924,408.70	5,997,167.21	7,432,161.63	6,696,968.68	8,858,728.25
A Plazo	205,000.00	10.28	1,995,000.00	2,170,000.00	3,780,000.00	2,005,000.00	2,000,000.00	4,405,000.00	0.00	1,985,000.00	5,000,000.00	3,475,000.00	1,920,000.00	1,170,000.00	2,200,000.00
Depositos Extranjeros en Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	144,656.34	32.32	447,509.08	417,300.40	400,766.82	346,471.57	296,988.48	498,458.61	296,037.18	433,496.19	419,245.75	353,067.53	545,145.49	480,823.67	592,165.42
CARTERA CREDITICIA	129,427,145.47	35.17	368,039,227.48	393,493,087.18	399,293,792.96	399,368,051.56	406,609,182.62	413,645,753.55	452,884,703.23	457,459,154.79	467,271,813.19	464,043,588.05	479,808,428.25	491,170,622.42	497,466,372.95
Locales	117,100,755.15	31.94	366,595,638.48	392,051,178.04	398,851,885.27	397,926,147.42	405,167,278.48	412,203,849.41	451,484,723.91	457,058,999.60	465,869,095.54	463,643,608.73	473,345,448.93	481,467,643.10	483,696,393.63
Extranjero	12,248,315.14	737.10	1,661,684.86	1,660,005.00	660,003.55	1,660,000.00	1,660,000.00	1,660,000.00	1,540,000.00	540,175.87	1,542,738.33	540,000.00	6,603,000.00	9,843,000.00	13,910,000.00
Menos Provisiones	-78,075.18	-35.80	218,095.86	218,095.86	218,095.86	218,095.86	218,095.86	218,095.86	140,020.68	140,020.68	140,020.68	140,020.68	140,020.68	140,020.68	140,020.68
Locales	-78,075.18	-35.80	218,095.86	218,095.86	218,095.86	218,095.86	218,095.86	218,095.86	140,020.68	140,020.68	140,020.68	140,020.68	140,020.68	140,020.68	140,020.68
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	-13,489,286.98	-87.92	15,342,346.10	1,801,348.80	1,801,348.80	1,801,348.80	1,877,382.90	1,824,854.70	1,824,854.70	1,935,542.67	1,935,542.67	1,935,542.67	1,853,059.12	1,853,059.12	1,853,059.12
Locales	-13,696,653.47	-100.00	13,696,653.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	207,366.49	12.60	1,645,692.63	1,801,348.80	1,801,348.80	1,801,348.80	1,877,382.90	1,824,854.70	1,824,854.70	1,935,542.67	1,935,542.67	1,935,542.67	1,853,059.12	1,853,059.12	1,853,059.12
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	4,828,411.29	24.55	19,665,955.49	20,432,659.55	19,441,422.47	19,209,010.61	19,409,619.19	18,436,130.50	20,754,172.00	21,588,729.33	19,926,461.58	19,205,349.19	22,000,525.89	23,251,059.59	24,494,366.78
Locales	4,672,743.29	23.77	19,656,672.17	20,416,410.64	19,291,539.31	18,908,614.42	18,995,149.22	18,152,390.59	20,710,782.65	21,574,566.91	19,902,237.91	19,191,165.07	21,975,319.89	23,071,368.95	24,329,415.46
Extranjero	155,668.00	1,676.86	9,283.32	16,248.91	149,883.16	300,396.19	414,469.97	283,739.91	43,389.35	14,162.42	24,223.67	14,184.12	25,206.00	179,690.64	164,951.32
TOTAL DE ACTIVOS	126,828,790.69	31.04	408,635,901.83	422,473,566.36	430,609,901.04	425,371,079.52	435,038,751.55	443,000,939.99	480,451,576.81	487,972,843.08	498,477,471.89	495,009,714.65	513,559,320.38	524,622,533.48	535,464,692.52
DEPOSITOS	32,111,371.52	9.69	331,378,097.13	339,564,110.75	352,937,493.10	346,566,057.59	343,581,149.58	342,168,652.37	332,212,571.45	317,666,716.02	328,305,972.83	326,958,974.72	328,125,607.85	327,177,889.32	363,489,468.65
Locales	-11,092,313.62	-10.19	108,815,412.16	115,381,437.29	125,649,989.58	121,356,413.33	119,951,188.69	122,430,720.86	92,272,713.05	66,896,252.42	68,617,351.67	67,885,299.94	73,906,620.62	73,905,522.75	97,723,098.54
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	-11,342,551.16	-10.43	108,703,159.94	115,175,252.87	125,578,386.91	121,244,971.25	119,799,912.09	122,182,731.29	92,192,041.81	66,750,412.31	68,302,603.70	67,719,336.64	73,758,302.09	73,741,472.42	97,360,608.78
A la Vista	-1,687,205.70	-10.09	16,728,459.76	12,757,340.35	10,196,825.79	10,665,646.11	9,586,787.15	13,224,202.74	9,990,985.01	9,394,438.58	9,108,118.63	11,429,217.54	11,161,854.58	10,067,407.23	15,041,254.06
A Plazo	-6,839,346.57	-8.20	83,412,964.98	93,502,053.28	110,337,099.57	105,112,151.27	105,217,425.95	103,954,994.69	77,274,897.66	52,177,141.51	53,827,071.09	50,527,924.92	57,321,891.54	58,333,518.36	76,573,618.41
De Ahorros	-2,815,998.89	-32.89	8,561,735.20	8,915,859.24	5,044,461.55	5,467,173.87	4,995,698.99	5,003,533.86	4,926,159.14	5,178,832.22	5,367,413.98	5,762,194.18	5,274,555.97	5,340,546.83	5,745,736.31
De Bancos	250,237.54	222.92	112,252.22	206,184.42	71,602.67	111,442.08	151,276.60	247,989.57	80,671.24	145,840.11	314,747.97	165,963.30	148,318.53	164,050.33	362,489.76
A la Vista	250,237.54	222.92	112,252.22	98,893.15	71,602.67	111,442.08	151,276.60	247,989.57	80,671.24	145,840.11	284,747.97	165,963.30	148,318.53	164,050.33	362,489.76
A Plazo	0.00	0.00	0.00	107,291.27	0.00	0.00	0.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00	0.00
Extranjero	43,203,685.14	19.41	222,562,684.97	224,182,673.46	227,287,503.52	225,209,644.26	223,629,960.89	219,737,931.51	239,939,858.40	250,770,463.60	259,688,621.16	259,073,674.78	254,218,987.23	253,272,366.57	265,766,370.11
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	2,080,182.34	88.63	2,346,995.95	2,729,460.40	2,601,442.43	2,947,078.21	3,845,199.09	3,497,457.71	3,321,436.22	3,414,324.46	3,386,650.61	3,432,762.13	3,332,776.52	3,356,983.29	4,427,178.29



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(En Balboas)

Descripcion	2004		2005												
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A la Vista	111,661.31	13.44	830,937.96	1,183,849.84	980,539.91	912,891.15	1,821,460.74	1,323,362.67	1,132,350.68	1,210,397.85	1,340,600.37	1,125,977.47	973,951.74	1,029,135.65	942,599.27
A Plazo	1,876,402.23	149.95	1,251,322.73	1,294,476.46	1,296,196.73	1,777,442.92	1,762,694.79	1,770,419.22	1,772,436.51	1,774,305.01	1,779,691.03	1,759,988.53	1,751,061.67	1,753,624.12	3,127,724.96
De Ahorro	92,118.80	34.80	264,735.26	251,134.10	324,705.79	256,744.14	261,043.56	403,675.82	416,649.03	429,621.60	266,359.21	546,796.13	607,763.11	574,223.52	356,854.06
De Bancos	41,123,502.80	18.67	220,215,689.02	221,453,213.06	224,686,061.09	222,262,566.05	219,784,761.80	216,240,473.80	236,618,422.18	247,356,139.14	256,301,970.55	255,640,912.65	250,886,210.71	249,915,383.28	261,339,191.82
A la Vista	-5,140.67	-28.32	18,151.98	14,283.02	15,266.87	13,722.85	12,204.60	12,181.60	12,882.30	12,860.53	12,840.53	12,820.53	12,436.59	11,680.41	13,011.31
A Plazo	41,128,643.47	18.68	220,197,537.04	221,438,930.04	224,670,794.22	222,248,843.20	219,772,557.20	216,228,292.20	236,605,539.88	247,343,278.61	256,289,130.02	255,628,092.12	250,873,774.12	249,903,702.87	261,326,180.51
OBLIGACIONES	87,389,907.36	152.95	57,137,374.85	63,349,003.61	59,219,821.25	59,629,533.98	73,149,381.27	82,745,157.22	126,381,301.61	151,425,056.69	151,146,019.66	144,995,372.72	166,480,634.96	173,023,838.05	144,527,282.21
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	87,389,907.36	152.95	57,137,374.85	63,349,003.61	59,219,821.25	59,629,533.98	73,149,381.27	82,745,157.22	126,381,301.61	151,425,056.69	151,146,019.66	144,995,372.72	166,480,634.96	173,023,838.05	144,527,282.21
OTROS PASIVOS	8,011,891.55	92.95	8,619,528.48	7,758,686.05	7,372,413.22	7,449,872.87	5,988,840.88	6,890,537.30	9,980,103.88	6,421,881.04	7,724,394.58	11,187,666.44	6,804,077.02	13,173,371.74	16,631,420.03
Locales	5,941,513.01	73.39	8,095,446.42	7,333,806.28	6,917,973.80	6,586,590.89	5,085,700.26	5,987,287.83	8,952,917.65	5,635,574.09	6,537,617.35	9,564,461.80	5,857,752.31	11,538,705.01	14,036,959.43
Extranjero	2,070,378.54	395.05	524,082.06	424,879.77	454,439.42	863,281.98	903,140.62	903,249.47	1,027,186.23	786,306.95	1,186,777.23	1,623,204.64	946,324.71	1,634,666.73	2,594,460.60
PATRIMONIO	-684,379.74	-5.95	11,500,901.37	11,801,765.95	11,080,173.47	11,725,615.08	12,319,379.82	11,196,593.10	11,877,599.87	12,459,189.33	11,301,084.82	11,867,700.77	12,149,000.55	11,247,434.37	10,816,521.63
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	0.00	0.00	2,378,569.00	2,378,569.00	2,378,569.00	2,278,569.00	2,278,569.00	2,278,569.00	2,278,569.00	2,278,569.00	2,278,569.00	2,378,569.00	2,378,569.00	2,378,569.00	2,378,569.00
Utilidad de Periodo	-891,746.23	-71.10	1,254,209.74	1,399,418.15	677,825.67	1,323,267.28	1,840,997.92	770,186.67	1,451,746.17	1,922,647.66	764,543.15	1,331,159.10	1,694,942.43	793,376.25	362,463.51
Ganancia o Perdida en Valores Disponible para la Venta	207,366.49	-9.73	-2,131,877.37	-1,976,221.20	-1,976,221.20	-1,876,221.20	-1,800,187.10	-1,852,162.57	-1,852,715.30	-1,742,027.33	-1,742,027.33	-1,842,027.33	-1,924,510.88	-1,924,510.88	-1,924,510.88
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	126,828,790.69	31.04	408,635,901.83	422,473,566.36	430,609,901.04	425,371,079.52	435,038,751.55	443,000,939.99	480,451,576.81	487,972,843.08	498,477,471.89	495,009,714.65	513,559,320.38	524,622,533.48	535,464,692.52